



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weller et al.

Attorney Docket No.: VISAP064/P11500

Application No.: 09/842,313

Examiner: Reagan, James A.

Filed: April 24, 2001

Group: 3621

Title: ONLINE PAYER AUTHENTICATION
SERVICE

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on October 4, 2004 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450.

Signed: _____


Joyce L. Ferreira

RESPONSE TO RESTRICTION REQUIREMENT
AND
AMENDMENT A

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 23, 2004, a response to which was due May 23, 2004 please enter the following amendments and consider the following remarks:

ELECTION/RESTRICTIONS

In response to the Examiner's restriction requirement, Applicant elects to prosecute the claims of Group II, claims 7-19 and 20-23, without traverse.

Claims 3-6 and 24-31 have been cancelled without prejudice or disclaimer.

It is assumed that the Office Action mistakenly includes claim 22 in Group I, as well as Group II. It is respectfully submitted that claim 22 should only belong to Group II since it relates to authentication utilizing passwords wherein a financial institution performs the authentication for the benefit of a third party.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.